

In re:
Matthew J. Kloiber
Mary Ann V. Kloiber
Debtors

Case No. 17-15171-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 15, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2021:

Recip ID	Recipient Name and Address
db	#+ Matthew J. Kloiber, 2016 W. Pennsylvania, Allentown, PA 18104-3024
jdb	+ Mary Ann V. Kloiber, 2016 W. Pennsylvania, Allentown, PA 18104-3024

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2021 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
JOHN R.K. SOLT	on behalf of Joint Debtor Mary Ann V. Kloiber jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
JOHN R.K. SOLT	on behalf of Debtor Matthew J. Kloiber jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com

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REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com

SCOTT F WATERMAN

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Matthew J. Kloiber aka Matt Kloiber Mary Ann V. Kloiber aka Mimi Kloiber <u>Debtor(s)</u>	CHAPTER 13
PNC BANK, NATIONAL ASSOCIATION <u>Movant</u> vs.	NO. 17-15171 PMM
Matthew J. Kloiber aka Matt Kloiber Mary Ann V. Kloiber aka Mimi Kloiber <u>Debtor(s)</u>	<u>11 U.S.C. Section 362</u>
Scott F. Waterman <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,041.01**, which breaks down as follows;

Post-Petition Payments:

9/18/2020	at \$151.17
10/18/2020	at \$151.16
11/18/2020	at \$148.25
12/18/2020	at \$148.24
1/18/2021	at \$151.16
2/18/2021	at \$151.34
3/18/2021	at \$145.55
Suspense Balance:	(\$5.86)
Total Post-Petition Arrears	\$1,041.01

2. The Debtor(s) shall cure said arrearages in the following manner:

a) Within seven (7) days of the filing of this Stipulation, Debtor(s) shall tender a down payment of **\$1,041.01** to:

PNC Bank, N.A.
P.O. Box 94982
Cleveland, OH 44101

b) Beginning with the payment due on April 18, 2021, maintenance of current monthly mortgage payments to the Movant thereafter to:

PNC Bank, N.A.
P.O. Box 94982
Cleveland, OH 44101

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. If the case is converted to Chapter 7 and Debtor(s) are delinquent on payments to Movant, the Movant may file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

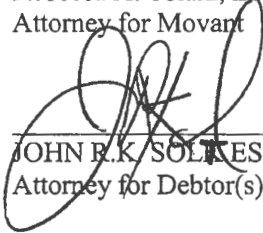
7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not associated with this Motion for Relief, including fees and costs, due under the terms of the mortgage and applicable law.

8. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 1, 2021

/s/Rebecca A. Solarz, Esq.
Rebecca A. Solarz, Esq.
Attorney for Movant

Date: 4/6/2021



JOHN R. K. SOLT ESQUIRE
Attorney for Debtor(s)

Approved by the Court this 15th day of April, 2021. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Patricia M. Mayer Judge

Date: 4/9/2021



Scott F. Waterman, Esquire
Chapter 13 Trustee